

Information to identify the case:

Debtor 1

Jo-Anne Young

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2839

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 20-10638-MEH

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jo-Anne Young

6/13/25**By the court:** Mark Edward Hall
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jo-Anne Young
Debtor

Case No. 20-10638-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 13, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:

Recip ID	Recipient Name and Address
db	+ Jo-Anne Young, 33 Tidewater Lane, Willingboro, NJ 08046-3817
518661597	+ City of Philadelphia Office of, Property Assessments, 601 Walnut St, #300w, Philadelphia, PA 19106-3352
518661602	+ KML Law Group, PC, Attn: Kristina G. Murtha, Esq., 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
518661605	+ O'Brien & Taylor, c/o Slomins Inc., Attn: Jerome F. O'Brien, Esq., 175 Fairfield Ave #2A, Caldwell, NJ 07006-6415
518872554	+ Slomin's Inc., c/o Jerome F. O'Brien, ESQ., Attorney for Claimant, P.O. Box 505, West Caldwell, NJ 07007-0505
518661610	Township of Willingboro, Attn: Tax Office, 1 Rev Dr Martin Luther King Jr Dr, Willingboro, NJ 08046-2853

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2025 21:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 13 2025 21:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518661598	+ EDI: COMCASTCBLCENT	Jun 14 2025 01:09:00	COMCAST, PO Box 1931, Burlingame, CA 94011-1931
518661596	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jun 13 2025 21:31:00	Cacv of New Jersey, c/o Fein Such Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
518661599	Email/Text: bankruptcycourts@equifax.com	Jun 13 2025 21:32:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
518661600	^ MEBN	Jun 13 2025 21:22:06	Experian, PO Box 4500, Allen, TX 75013-1311
518661601	+ EDI: IRS.COM	Jun 14 2025 01:09:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518778716	+ EDI: AISMIDFIRST	Jun 14 2025 01:09:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518661603	+ EDI: AISMIDFIRST	Jun 14 2025 01:09:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
518661604	Email/Text: paula.tilley@nrsagency.com	Jun 13 2025 21:31:00	Natiowide Recovery Service, Attn: Bankruptcy, Po Box 8005, Cleveland, TN 37320
518661606	^ MEBN	Jun 13 2025 21:23:45	PSE&G, ATTN: Bankruptcy Dept, PO Box 709, Newark, NJ 07101-0709
518747760	^ MEBN	Jun 13 2025 21:22:47	Philadelphia Gas Works, 800 W. Montgomery Ave., Philadelphia, PA 19122-2898
518661608	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 13 2025 21:31:00	State of New Jersey Division of Taxation,

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518661607	+ Email/Text: bankruptcy@sw-credit.com	Jun 13 2025 21:33:00	Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518661609	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jun 13 2025 21:32:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
518661611	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 13 2025 21:32:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
518753783	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 13 2025 21:31:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
518661612	^ MEBN	Jun 13 2025 21:22:35	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518661613	+ Email/Text: bankruptcydepartment@tsico.com	Jun 13 2025 21:34:00	TransUnion, PO Box 2000, Chester, PA 19016-2000
518757633	+ EDI: AIS.COM	Jun 14 2025 01:09:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
518661614	+ EDI: VERIZONCOMB.COM	Jun 14 2025 01:09:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
			Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Midland Mortgage dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Robert Braverman	on behalf of Debtor Jo-Anne Young rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.

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Thomas G. Egner

on behalf of Debtor Jo-Anne Young tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@
mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6